

**REMARKS**

By the foregoing Amendment, claims 26-28 and 55-62 have been canceled without prejudice or disclaimer, claims 1, 7-9, 11, 12, 23, 29, 30, 49, and 51 have been amended and new claim 63 has been added. For the reasons discussed at the interview, and in view of the foregoing amendments and following remarks, Applicants respectfully request that the Examiner reconsider all outstanding rejections, and that they be withdrawn.

***Rejections Under 35 U.S.C. §102***

At paragraph 4 of the Office Action, the Examiner rejected claims 1-62 as being anticipated by U.S. Patent No. 6,307,955 to Zank et al. ("Zank"). In general, Zank is directed to an electronic signature management system. As noted at cols. 6-7 of Zank, a document file that is accepted by a signer is processed by a hashing function in a generate signature key step to create a unique encryption key to encrypt a handwritten signature. A graphic tablet digitizer for signaling position coordinates of a stylus being moved is then used to capture the handwritten signature. After the signature is accepted receipts of the document and the signature are printed for delivery to the signer as a unique representation of both the document and the signature. Since the key for encryption is derived directly and uniquely from the document, a powerful link exists between the two. If the document is tampered with or changed in any way, a key derived from the data will also have changed and the key will therefore be unable to properly decode the signature data. A signature is therefore bound to the document.

While Zank generally refers to concepts of biometrics and receipts, Zank does not disclose or suggest the application of biometrics to refund transactions in which prior purchase transactions are associated with the biometrics. Zank appears to refer only to an application to document security not refund transaction security. For at least this reason, Applicants submit that Zank does not anticipate claims 1-25 and 29-54. The rejection of claims 1-25 and 29-54 is therefore traversed.

By the above amendment, claims 26-28 and 55-62 have been canceled without prejudice or disclaimer. The rejection of those claims is therefore rendered moot.

***Conclusion***

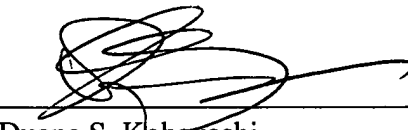
All of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicants therefore respectfully request that the Examiner reconsider all presently outstanding rejections, and that they be withdrawn. The Examiner is invited to telephone the undersigned representative if an interview might be useful for any reason.

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Respectfully submitted,

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